

WHAT IS CLAIMED IS:

1. A system for executing a cash payment from a computer network, the system comprising:

a payor computing device for transmitting a payment request over the computer  
5 network to a P2P server, the P2P server operative to receive the payment request and debit a  
financial instrument specified by a user of the payor computing device, the payor computing  
device and P2P server communicating according to a native format of the P2P server; and  
request translation software operative to receive the payment request and translate  
the request into the native format of an ATM control server, the ATM control server operative to  
10 generate and transmit payment instructions and a PIN code, thereby enabling an ATM to  
dispense the payment upon receipt of the PIN code.

2. The system of claim 1 wherein the ATM receives payment instructions from  
the ATM control server.

3. The system of claim 1 wherein the request translation software is operative to  
15 translate the payment request into a request formatted in accordance with a Z-Cash standard.

4. The system of claim 1 wherein the request translation software is operative to  
translate the payment request into multiple native formats of a plurality of disparate ATM control  
servers.

5. The system of claim 4 wherein one of the multiple native formats is the Z-Cash  
20 standard.

6. The system of claim 1 wherein the ATM generates and transmits a response  
that it has received the payment instructions.

7. The system of claim 6 wherein the request translation software is operative to receive a response from the ATM control server that the ATM has received the payment instructions, to convert the response into a format that is native to that utilized by the P2P sever, and transmit the response to the P2P server.

5 8. The system of claim 7 wherein the request translation software translates the response into a format that is native to that utilized by the P2P server.

9. The system of claim 7 wherein the P2P sever transmits the response to a payee computing device.

10 10. The system of claim 9 wherein the response from the ATM control server comprises the PIN code.

11. The system of claim 10 wherein the PIN code is transmitted to the payor computing device.

12. The system of claim 11 wherein the ATM dispenses an amount specified by the payment instructions in response to the PIN code.

15 13. A method for executing a cash payment via a computer network, the method comprising:

transmitting a payment request from a payor computing device over the computer network to a P2P server, the P2P server operative to receive and process the payment request by debiting a financial instrument specified by the user of the payor computing device, the payor computing device and P2P server in communication according to a native format of the P2P server;

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executing request translation software to receive the payment request and translate the request into a native format of an ATM control server, the ATM control server operative to generate and transmit payment instructions and a PIN code; and

sending payment instructions to an ATM.

14. The method of claim 13 comprising transmitting the payment instructions from the ATM control server to the ATM.

15. The method of claim 13 comprising translating the payment request into a request formatted in accordance to a Z-Cash standard.

16. The method of claim 13 comprising translating the payment request into the native format of one of multiple native formats of a plurality of disparate ATM control servers.

17. The method of claim 16 wherein the step of translating into the native format of one of multiple native formats comprises translating into a format in accordance with the Z-Cash standard.

18. The method of claim 13 comprising generating and transmitting a response at the ATM that the payment instructions have been received.

19. The method of claim 18 comprising:

receiving a response at the ATM control server from the ATM that the payment instructions have been received;

converting the response into a format that is native to that utilized by the P2P

server; and

transmitting the response to the P2P server.

20. The method of claim 19 comprising translating the request into a format that is native to that utilized by the P2P server by the request translation software.